

Information to identify the case:

Debtor 1 **Kellie Sue Ghering**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9494**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-10420-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kellie Sue Ghering

8/17/16

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kellie Sue Ghering
 Debtor

Case No. 16-10420-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 31

Date Rcvd: Aug 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2016.

db +Kellie Sue Ghering, 53 Innis Street, Oil City, PA 16301-2966
 14222477 +Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
 14222478 +Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 790034, Saint Louis, MO 63179-0034
 14222479 +Comenity Bank / Bon Ton, PO Box 182025, Columbus, OH 43218-2025
 14222481 +Federal Loan Servicing, Po Box 69184, Harrisburg, PA 17106-9184
 14222484 +Law Offices of Patenaude & Felix APC, 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363
 14222486 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337
 (address filed with court: Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365)
 14222485 +Northwest Consumer Discount, 3307 Liberty Street, Erie, PA 16508-2558
 14222488 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 18 2016 01:18:12 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: RECOVERYCORP.COM Aug 18 2016 00:58:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14222473 +EDI: BANKAMER.COM Aug 18 2016 00:58:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 14222474 +EDI: TSYS2.COM Aug 18 2016 00:58:00 Barclays Bank Delaware, Po Box 8801,
 Wilmington, DE 19899-8801
 14222475 +EDI: CAPITALONE.COM Aug 18 2016 00:58:00 Capital One, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14222476 +EDI: CAPITALONE.COM Aug 18 2016 00:58:00 Capital One Na, Attn: General Correspondence,
 Po Box 30285, Salt Lake City, UT 84130-0285
 14222480 +EDI: WFNNB.COM Aug 18 2016 00:58:00 Comenity Bank / Maurices, Po Box 182125,
 Columbus, OH 43218-2125
 14222482 EDI: FORD.COM Aug 18 2016 00:58:00 Ford Credit, National Bankruptcy Service Center,
 Po Box 62180, Colorado Springs, CO 80962
 14222483 +EDI: CBSKOHLS.COM Aug 18 2016 00:58:00 Kohls / Capital One, Po Box 3120,
 Milwaukee, WI 53201-3120
 14222487 +E-mail/Text: bankruptcynotices@psecu.com Aug 18 2016 01:18:52 P S E C U,
 Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
 14227124 EDI: RECOVERYCORP.COM Aug 18 2016 00:58:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 14222489 EDI: AGFINANCE.COM Aug 18 2016 00:58:00 Springleaf Financial Services, 601 Nw 2nd Street,
 Evansville, IN 47708
 14222490 +EDI: RMSC.COM Aug 18 2016 00:58:00 Syncb / Nationwide/ Brand Direct, 950 Forrer Boulevard,
 Kettering, OH 45420-1469
 14222491 +EDI: RMSC.COM Aug 18 2016 00:58:00 Syncb / Nfa, PO Box 965036, Orlando, FL 32896-5036
 14222492 +EDI: RMSC.COM Aug 18 2016 00:58:00 Syncb Bank / American Eagle, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 14222493 +EDI: RMSC.COM Aug 18 2016 00:58:00 Synchrony Bank / Amazon, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 14222494 +EDI: RMSC.COM Aug 18 2016 00:58:00 Synchrony Bank / Care Credit, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 14222495 +EDI: RMSC.COM Aug 18 2016 00:58:00 Synchrony Bank / JCPenneys, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 14222496 +EDI: RMSC.COM Aug 18 2016 00:58:00 Synchrony Bank / Lowes, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 14222497 +EDI: RMSC.COM Aug 18 2016 00:58:00 Synchrony Bank / Walmart, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 14222498 +EDI: WTRRNBNK.COM Aug 18 2016 00:58:00 Target, C/O Financial & Retail Services,
 Mailstop BT, PO Box 9475, Minneapolis, MN 55440-9475
 14222499 +EDI: WFFC.COM Aug 18 2016 00:58:00 Wells Fargo Dealer Services, Po Box 3569,
 Rancho Cucamonga, CA 91729-3569

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr FBC Mortgage, LLC
 cr PNC Bank, National Association

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor FBC Mortgage, LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com
Andrew F Gornall on behalf of Creditor PNC Bank, National Association agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com
Daniel P. Foster on behalf of Debtor Kellie Sue Ghering dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 5